

DEFENCE SERVICE HOMES

INSURANCE SCHEME



DO YOU HAVE A COMPLAINT OR DISAGREE WITH OUR DECISION?

HANDLING YOUR COMPLAINT

To maintain our commitment to the General Insurance Code of Practice and provide quality service, Defence Service Homes Insurance Scheme (DSHIS) treats all complaints seriously.

STAGE 1: TALK TO US FIRST

If you are unhappy with any aspect of our service or disagree with a decision we have made, please contact us to discuss the matter, and we may be able to resolve the issue promptly for you. If not, an experienced staff member will be assigned to liaise with you to address your complaint.

Your options to contact us include by telephone, email or letter stating the reasons for your complaint and the outcome you expect. Contact details are provided on the back of this brochure.

The staff member assigned to your case will review and respond to your complaint within 15 business days from receipt of your complaint. This is provided we have all necessary information and have completed any investigation required.

In most cases, we will resolve the matter within 15 business days. If the matter requires further investigation, we will agree to a new timeframe with you. If we cannot, you can report your concerns to the Australian Financial Complaints Authority (AFCA).

STAGE 2: HAVE YOUR COMPLAINT REVIEWED

If your complaint cannot be resolved within the new timeframe, or if you are not happy with the result from Stage One, you can ask for the decision to be reviewed. An impartial reviewer who has the appropriate experience, knowledge and authority will be assigned to your case. We will provide you with a decision within 15 business days (provided we have all necessary information and have completed any investigation required).

EXTERNAL DISPUTE RESOLUTION

AFCA will not accept a dispute unless you have first tried to resolve it with us (stages 1 and 2).

If you disagree with our Stage Two decision or if we are unable to resolve your complaint within 45 days you may refer it to AFCA.

AFCA is an independent external dispute resolution service and is free to you. If you accept any decision made by AFCA, we will be bound by that AFCA decision. You are not bound by the AFCA decision. You may seek remedies elsewhere.

In most cases, you have two years to lodge a dispute with AFCA from the date of our final response to your complaint.

AFCA can be contacted on:

Phone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3

Melbourne VIC 3001

For more information contact:

Defence Service Homes

Insurance on:

Phone: 1300 552 662

Email: dsh@dva.gov.au

Post: GPO Box 9998

Brisbane QLD 4001



Australian Government

Department of Veterans' Affairs